

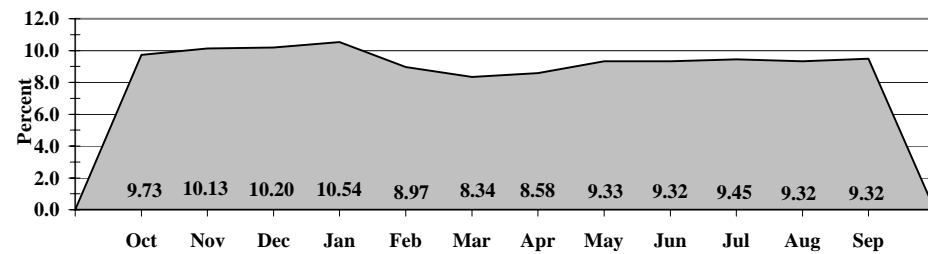
MORTGAGE SERVICING STATUS REPORT

September 30, 2004

LOAN DELINQUENCIES

	# of Loans Served	Loans Delinquent 60 Days or More	
		#	%
Single Family	24,338	2,308	9.48%
Rental Rehab Loans	4	0	0.00%
Shelby County Revolving Loan	15	3	20.00%

Single Family Delinquencies
(60 Days or More)



SINGLE FAMILY ASSUMPTIONS AND PAYOFFS

	Past 30 Days	Same Period
	2004	2003
Assumptions	1	0
Payoffs	235	398

	Past 90 Days	Same Period
	2004	2003
Assumptions	3	2
Payoffs	870	1,455

	Year to Date	Same Period
	2004	2003
Assumptions	3	3
Payoffs	2,730	3,746